

ANZ TRUSTEES LIMITED
Financial Services Guide
September 2008

Holder of Australian Financial Services Licence No. 234528

Introduction

This Financial Services Guide is designed to assist you in deciding whether to use any of the services offered by ANZ Trustees Limited. It provides you with an understanding of what to expect from your interactions with ANZ Trustees Limited.

Financial Services Guide (FSG)

This guide contains information about:

- Services and products provided by ANZ Trustees – It outlines the kinds of services and products ANZ Trustees is authorised to provide under its Australian Financial Services Licence as well as other services and products ANZ Trustees offers;
- Remuneration received by ANZ Trustees and other related persons – It outlines the remuneration ANZ Trustees, its staff and other related persons receive in connection with the financial services ANZ Trustees provides; and
- ANZ's Trustees Complaints Process – This describes how ANZ Trustees deals with any complaints you may have about its services or products as well as providing key contact details to communicate a complaint.

You will typically receive an FSG when ANZ Trustees provides you with financial product advice or sells you a financial product or service.

Other documents you may also receive

You may also receive other documents when ANZ Trustees provides services or products to you.

Statement of Advice (SoA)

This is a record of personal advice you receive as well as the information that advice was based on. You will receive a SoA when an ANZ Trustees staff member provides personal advice to you. You will not receive a SoA where the product in question is a basic deposit or a non-cash payment facility.

Product Disclosure Statement (PDS) – This contains general information about the product including:

- The terms and conditions for the product;
- Any significant risks associated with holding the product;
- Information about the cost of the product; and
- Details of fees and charges the product provider receives for issuing the product.

You may receive a PDS when ANZ Trustees issues you with a product, offers to issue a product to you, or recommends a product to you as part of personal advice.

Contact us

You can contact and find out more about ANZ Trustees in the following ways:

By mail;

ANZ Trustees limited
GPO Box 389
MELBOURNE VIC 3001

Telephone: 1800 621 774

Internet: www.anz.com/aus/fin/trustees/

Products and Services ANZ Trustees is licensed to provide

ANZ Trustees holds an Australian Financial Services Licence (AFSL). Under this licence, ANZ Trustees can

(a) provide advice and services in relation to the following products:

- Deposit products
- Non-cash payment facilities
- Investment Life and general insurance products
- Government debentures, stocks or bonds
- Managed investment schemes, including IDPS; and
- Securities

ANZ Trustees will refer clients to an ANZ Financial Planner or external financial planner if required by the client to cover client needs in the following areas:

- Life insurance products
- General insurance products; and
- Superannuation

(b) Deal in Financial Products in terms of the above advice areas and apply for, acquire, vary or dispose of financial products in the same investment types;

(c) Operate registered management investment schemes in its capacity as responsible entity; and

(d) Provide custodial or depository services

ANZ Trustees also provides other services, which are not part of the AFSL, but are governed by other legislation. These services include:

- Will preparation
- Estate Planning
- Estate administration
- Trust administration
- Taxation services
- Charitable Foundations

Arrangements with external service providers

ANZ Trustees may from time to time engage a third party to provide financial services on its behalf. Where the third party does not hold its own AFSL, it will provide the financial services as ANZ Trustees 'authorised representative'. Authorised representatives can be either individuals or bodies corporate.

Benefits ANZ Trustees may receive

Fees and charges

ANZ Trustees may charge fees for services and products it provides to you.

Remuneration or other benefits received by ANZ Trustees staff

Your adviser is a salaried staff member of ANZ Trustees.

ANZ Trustees staff may also receive bonuses calculated by reference to their sales performance and their general performance as a staff member of ANZ Trustees.

If you receive personal advice, more detailed information about fees, commissions or other benefits payable to ANZ Trustees or your adviser will be contained in or with either your Statement of Advice or the Product Disclosure Statement for the relevant product, where applicable.

Benefits for those who refer customers to ANZ Trustees

ANZ Trustees may pay Australia and New Zealand Banking Group Limited for referring customers to ANZ Trustees.

This payment could be made up of one or more of the following:

- a single one-off payment or benefit for the referral;
- a percentage of the total amount initially invested as a result of the referral; or
- a percentage of the ongoing value of the amount initially invested as a result of the referral.

ANZ's business interests and associations

ANZ Trustees is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

"A Record of Telephone Advice"

Where you instruct ANZ Trustees to order or transfer a product which is traded on a stock market on your behalf over the telephone, and ANZ Trustees provides you with advice relating to that instruction, you may request a record of that advice, unless ANZ Trustees has already provided you with one.

You may request a copy of the Record of Advice relating to securities, derivatives or foreign exchange kept by ANZ Trustees. The request must be made within seven years of the provision of such advice and should be directed to your nominated representative

Providing instructions to ANZ Trustees

You can contact ANZ Trustees by using the contact details set out in this guide. Some products and services may have their own rules around how to provide instructions or carry out certain transactions.

Please refer to the Product Disclosure Statement for your product for these details where applicable.

Making a complaint

If you have a complaint about any of our products or services, ANZ has established complaints resolution procedures that aim to deal with and resolve your complaint within 10 working days.

For the fastest possible resolution to your complaint:

Talk to your ANZ Trustees adviser **or**

Call ANZ on 1800 805 154 **or** TTY 1300 366 255 **or**

Send a letter to the ANZ Customer Response Centre via

Mail: Locked Bag 4050, South Melbourne VICTORIA 3205

Email: YourFeedback@anz.com

Fax: +61 3 9683 9267

For more information about ANZ's complaints resolution procedures, please ask for the brochure entitled 'Resolving your complaint' at any ANZ branch or business centre, refer to your Product Disclosure Statement or go to www.anz.com/australia/aboutanz/customercharacter/resolvecomplaint.asp.

Financial Services Dispute Resolution Schemes

If you are not satisfied with the steps taken by ANZ to resolve the complaint, or with the result of ANZ's investigation, you may wish to contact the following external dispute resolution schemes may assist in resolving your complaint.

Financial Ombudsman Service (FOS)
GPO Box 3,
Melbourne VIC 3001
Telephone: 1300 78 08 08
Fax: +61 3 9613 6399
E-mail: info@fos.org.au
Website: www.fos.org.au

Australian Securities and Investments Commission

The Australian Securities and Investments Commission's (ASIC) website contains information on complaining about companies and people and describes the types of complaints handled by ASIC.

To obtain further information contact the ASIC information line:

Telephone: 1300 300 630
Email: infoline@asic.gov.au
Website: www.asic.gov.au

Compensation and insurance arrangements

ANZ Trustees has Professional Indemnity insurance in place as a subsidiary of Australia and New Zealand Banking Group Limited.

The insurance covers loss or damage suffered by retail clients due to breaches of obligations under Chapter 7 or the Corporations Law by ANZ Trustees and its representatives – in

respect to the provision of financial services. This includes losses caused by negligent, fraudulent or dishonest conduct.

The insurance will also cover claims in relation to the conduct of former representatives/employees who no longer work for ANZ Trustees (but who did at the time of the relevant conduct).